

A PHILIPPINE zoster bird perches on a flower in a garden in Zamboanga. Inquirer photo.

02/03/12

PINE DAILY INQUIRER

BALANCED NEWS. FEARLESS VIEWS.



AQUINO:
70%
APPROVAL
RATE



BINAY:
84%
APPROVAL
RATE



ENRILE:
71%
APPROVAL
RATE



CORONA:
14%
APPROVAL
RATE

Jojo, P-Noy, JPE get top marks

Enrile: But ratings can melt like ice cream

THE PROCEEDINGS of the impeachment court have apparently lifted the approval and trust ratings of its presiding officer, Senate President Juan Ponce Enrile, but drastically pulled down those of the one on trial, Chief Justice Benito Corona, results of a recent survey by Pulse Asia Inc. showed.

The impeachment trial of Corona appeared to have also adversely affected public approval of and trust in the Supreme Court.

The ratings of President Aquino and Vice President Jejomar Binay remained high, while that of Speaker Feliciano Belmonte Jr. went down, according to the survey results released yesterday.

Malacanan said Mr. Aquino's high trust and satisfaction ratings showed that the public was feeling the effects of the administration's programs against poverty and corruption.

"We have always maintained, public office is a public trust. There is no greater proof that the public is feeling the effects of our reforms than the President's sustained trust and satisfaction ratings," the President's spokesperson Edwin Lucendo said in a news briefing.

He said these results are encouraging to push for economic and institutional reforms to achieve inclusive, equitable growth," Lucendo added.



THE ABOMINATION

In this April 5, 2009, image taken from KRT video, a rocket is launched from a military base in Musudan-ri, North Korea. North Korea announced on March 16 it plans to launch a long-range rocket mounted with a satellite and missile, a surprise move that comes weeks after it agreed to nuclear concessions, including a moratorium on long-range missile tests. The government said it anticipated US help to trade the North Korean rocket, part of which is expected to land off the Philippines.

Gov't using smart bombs for first time vs Abu bandits

By Jim Gorman
Associated Press

COMBOILED by the night sky, the two aging Philippine Air Force planes launched a surprise high-tech weapons US satellite-guided bombs that whizzed down with deadly precision toward a long-abandoned terrorist and two other key militants fleeing with their men in Jolo Island's jungle.

The use of smart bombs, confirmed in The Associated Press (AP) by four senior Philippine security officials, marks a new chapter in the long-running battle against an al-Qaida-linked movement in Mindanao, viewed by the United States as a key front in the global effort to keep terrorists at bay.

Successive blasts shattered a hillside encampment of the Abu Sayyaf, which remains one of Southeast Asia's most violent groups despite a decade of battles.

The Vietnam War-era topography

02/11/09 411

Smart bombs no, smart pilots yes, says PAF general

By Julie Aliaga
Ququirer Malaya

ZAMBOANGA CITY—The Philippine Air Force (PAF) used "smart pilots"—not US satellite-guided "smart bombs"—where it hit an Abu Sayyaf base in Pangasinan, Subic Bay, on Feb. 2 and killed a leader, Generalissimo, and other terrorists, a PAF general stated yesterday.

Major Gen. Jose Wang Villanar, commander of the 2nd Air Division based in Zamboanga City, was reacting to an Associated Press report which said the PAF used satellite-guided bombs—a PAF and satellite-guided bombs—a

02/03/12

Day 34: How BGEI lot was sold to Manila

By TJ Borgeon, Cynthia D. Bolana and Cathy Yaneson

THE CAPTIVE, given to the nation's oldest lot, yet been sold 11 years after the sale of the BGEI-Golden Enterprise Inc. (BGEI) property between Corina Corona, wife of Chief Justice Renato Corona, and the Manila city government.

The title is also still in Corina Corona's name.

This was pointed out by Sen. Franklin Drilon to former Manila Mayor Lito Lito, a witness for the defense, on the 34th day of the impeachment trial of Corona.

The last defense counsel, Renato Corona, later pointed

DAY 34/12

Corona approval score dips to 14% in latest poll

By Kate Pedrosa
Ququirer Malaya and Marlon Ramos

THE MAJORITY of Filipinos not only disapprove of the performance of Chief Justice Renato Corona but also distrust him.

results of the latest survey by Pulse Asia Inc. show.

Corona's disapproval rating rose to 58 percent in March from 28 percent last November as his approval rating slipped to 14 percent from 38 percent.

CORONA/12

P-Noy laughs off Grace date tweet

By Norman Bordadora

"HAPPY BIRTHDAY AND WISHES TO ALL! #PNOY12"



AFTER SETTING through hours of meetings in Malacanan, President Aquino laughed off a tweet that he said contained code and television name Grace Lee which were taking a stroll in a mall around the time he was discussing the affairs of state with his economic advisers yesterday.

PNOY/12

NEWS

Palace: Increased US presence not because of China / A2

WORLD

Standoff with terror suspect in France enters 2nd day / A27

BUSINESS

Ayala Land to invest P60B in Makati / B1

LIFESTYLE

Sen. Loren shares her passion with public / E1

GMA waives presence in trial

By Hemanth K. Holian
and Leah S. Salasanta

MANILA (AP) — In the trial of the electoral sabotage case against former president Gloria Macapagal Arroyo will go on with or without her in court.

Arroyo, through her lawyers, repeatedly filed with Manila City Regional Trial Court Branch 152 a number of applications, stating that she is "suffering her right to appear and be present at the pretrial and trial stages" of the case.

She also stated that every time her name is mentioned in the course of the trial, the spouses that she was parties to her and that she will not dispute her identity with that name.

She told the court that she will appear before it whenever her presence is required, but, if she fails to show up, despite notice sent without proper justification, the trial may proceed to her absence.

The court granted that she will be present when a final judgment has been rendered in the case, and that she will not leave the country without the court's permission.

Fingerprinting in hospital

After receiving the Sanjakgawant Health Division's permission, Arroyo is undergoing fingerprinting and other procedures related to her health condition in her last days at the National Memorial Medical Center (NMMC) instead of at the court.

The graft cases stemmed from Arroyo's approval of the canceled ECTC without National Broadband Network deal with China's ZTE Corp., allegedly corrupted and disadvantageous to the government. The Fourth Division with Arroyo and her co-accused arrested on March 13.

The court said Arroyo, through her lawyers on representation, must first pay P70,000 bail for her three cases, after which it would issue the writs for arrest presented to present to the NMMC to process all the legal requirements for fingerprinting.

The requirements include fingerprinting, filing out a personal information sheet, and signing the last undertaking. Arroyo has not completed these under Sanjakgawant procedures. Arroyo can just submit her fingerprints.

Rail processing

Arroyo had asked the court to allow her to undergo last processing at the NMMC, where she is detained on orders of the Fourth Division handling her electoral sabotage case. She said to her position that going to the Sanjakgawant would result additional cost and expenses for the government.

The prosecution did not oppose Arroyo's petition for transportation consideration. Arroyo is charged with graft and violence.

Critics gang up on Comelec chief

By Christine N. Espinosa

CRITICS, including leading candidates in the 2010 polls, yesterday ganged up on Chairman Willie Balite of the Commission on Elections (Comelec) because of his decision to issue protest court affidavits (PCOs) for some of the candidates.

But Balite found an ally in Senate President Juan Ponce Enrile, who also urged critics to identify instead of attacking personally occupying government posts who would have been alleged glitches in the election process.

"Of course, any technique can find something to criticize. But I'm talking about the result of the last election. If you can prove to me that there are people sitting down, eating and going, when we are just sitting down during the last election, then, maybe we can open the changing the process," Enrile said in comments at the hearing of the committee on electoral reform.

Among the leading candidates who showed up in the hearing were Sen. Miguel Liza of Manila and former House Representative Gey Chong of Ilocos and Thomas Ongsiako Jr. of Iloilo.

"If we say there's cheating with PCOs, we are also saying that the victory of President Arroyo (during the last election) is illegitimate. Even in the case of (Vice President) Alaguir during that time was cheating," Enrile said in Ilocos, noting that the last election was the coming of age of President and Vice President in the 2010 elections.

Sen. Aquilino Pimentel III, the senators are clean, noted that most of the accusations in the case are "not supported" with the PCOs. He asked the court to issue if the Comelec had been approached by any group or individual to influence the results.

"There's more. I don't even know Smartmatic, and Brilliance, referring to the private company that supplies the electronic voting machines that were used in the 2010 polls."

The Comelec earlier decided to continue its option to purchase more than 80,000 PCOs machines to be used in the 2010 elections, a move that did not sit well with a number of groups.

ing the scale of conflict and ethical standards for public officials and employees.

After several in one of the graft cases were her husband Jose Miguel "Mike" Arroyo, former elections chief Benjamin Romo,

and former transportation and economic secretary Lito Lapid. Romo, Mike Arroyo and Lapid were found not guilty.

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WE CAN PROVIDE YOU WITH A SALIVA SAMPLE

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Mangrove cutting was legal, Ombudsman finds

By Lito B. Sotomayor

OMBUDESMAN prosecutors have sought to vindicate the criminal case they filed in the Investigative and Special National Prosecutor's Office (INSP) against the late Congressman Manuel Antonio Rodriguez, who was charged with illegal cutting of mangroves in the village of San Juan, Davao Oriental, in 2005.

In a decision dated Jan. 17, 2012, the Office of the Special Prosecutor (OSP) had the majority view that Ombudsman Conrado Cayre Mosen had approved its recommendations to dismiss the case on the ground that the respondent was not liable for the crime of illegal cutting of mangroves.

But the Ombudsman's decision was set aside by the Office of the Special Prosecutor (OSP) and the case was remanded to the respondent for further investigation.

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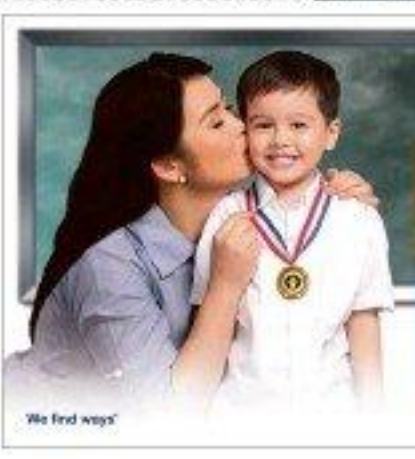


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No free ride for Corona on SALNs of gov't execs

Radiofrequency ablation - a miraculous surgery that uses a 1mm needle to "burn" the tumor

What can be more unusual than the delicate incision (smaller than a "microneedle") tumor-removal surgery? This minimally-invasive surgery is called the radiofrequency ablation. The method utilizes a needle which enters through the skin directly into the kidney and burns the tumor. The process takes only about 10 minutes and is not as terrifying as that the idea of the patient is left only with a tiny wound on the skin that heals. This is even less than the size of the needle after a blood donation which cannot be seen by the naked eye.



Figure 1: A minimally-invasive procedure.

For those who are doubtful and overreacted, Director Pong explains that the tumor cells are confined to heat, hence they can be "burned to death" with just RFA. Once heated, the area where the body would gradually regenerate and would not need chemotherapy. This is not because burning is a completely clean job compared to surgical

This method ablated the tumor of a 60-year-old woman from Japan, Mrs. Nishida. She was diagnosed with kidney cancer on the left kidney. Following the initial CT scan, the doctor detected two tumors in the right kidney with a diameter of about 10cm. A friend introduced her to Guanyang Modern Cancer Hospital for treatment. Mr. Pong Wang, the director of the Interventional department of the hospital, recommended the use of radiofrequency ablation technique. This is a complete non-invasive treatment for kidney cancer that the patient can tolerate. The tumor is cut out of the entire kidney is removed. It was Doctor Wang who personally performed the surgery. He used a needle of about 10cm in length and 1.0mm in diameter. It was not just an ordinary needle. It was used to release radiofrequency waves similar to a microwave oven. It is like heating the tumor over RFA. It is called "burn" technique to death. Small tumors are normally "burned" up to 10 minutes but if the tumor is larger, the "burning" process can be repeated 2-4 times and after the

surgery. What is more, it takes only a day after the surgery for the patient to be able to get out of bed, walk around, eat, drink, and sleep normally.

While surgery means an incision on the body, radiofrequency ablation does not cut the tumor tissue. The manner of removal of the tumor is to burn it with the needle. For tumors ranging from 1-5cm, radiofrequency ablation or surgical removal yield a five-year survival rate. But as it says, it should be noted that radiofrequency ablation is a treatment applied internally, which means, it is only applicable on tumors growing on the outer organs, such as liver cancer, lung cancer, kidney cancer, soft tissue tumors, and other tumors. However, when it comes to early stages, such as gastric cancer or digestive tract or colorectal cancer, the radiofrequency ablation technique is quite helpful.

If you have experienced such matters concerning cancer treatments and have queries kindly call 800-333-3333, 0915-440068, 0902-404055, or visit <http://www.gmcc.com>, Manila City. Website: www.gmcc.com

By T. Bugarin

CHIEF Justice Renato Corona can't have a free ride on the job done by the Philippine Center for Investigative Journalism (PCIJ), and should himself ensure the maintenance of news, information and not mark SALNs of government officials.

With this argument, Stefan Murgueta and five other PCIJ members opposed the request of the defense team to allow them to present to the Senate impeachment panel the SALNs of 1,500 officials that had been the subject of their special report, among other things.

In an opposition filed with the impeachment court, Murgueta, Rafael Amor Aguas and Ed Lingo asserted that the request of the defense for a subpoena was not only "immoral" but also "unconstitutional."

Private investigators

The request, they said, amounts to asking the PCIJ staff to become investigators, since the PCIJ is the official repository of SALNs, and requires them to bring in a large volume of materials, including some that are not authenticated, and some irrelevant.

The PCIJ chairman, SALNs from the official records, and paid for them, and it might be appropriate for Corona to make a similar request with the records. "In the case of the PCIJ Act," they said.

Corona, the official records, make a request, pay the appropriate fee, and after receiving the SALNs, do research and analysis," they said.

"The respondents, or any other party for that matter, should not be allowed to file this on the ethics, work and journalistic portion of the PCIJ and is not doing, make a clear party's private investigation, especially when such can be avoided through a little thought and careful work," they added.

Everybody does it

In legal parlance, this is called the "Everybody does it" defense, they said, citing the case United States vs. Callahan in which the Court of Appeals affirmed the conviction of the respondents over their use of false affidavits for the release of her vehicle despite her claim that she never allowed such funds for their personal benefit.

"In the instant case, as in Callahan, only respondent's actions and state of mind are material to his guilt," they said. "The fact that there may have been others who benefited from their improper conduct would do nothing to excuse the respondents. Thus, every citizen is entitled to such defense would be irrelevant and therefore inadmissible."

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BOYSEN® KNOxOUT™ PROJECT: EDSA CHANGE IS IN THE AIR

We want to believe that art can change the world. Project: EDSA, Boyesen KNOxOUT's public art initiative, begins at the most basic level, by cleaning the air we breathe.

Boyesen KNOxOUT Project: EDSA aims to lessen air pollution on Metro Manila's main thoroughfare by using air-cleaning paint in large-scale art. Eight artworks covering about 1,000 square meters each will be painted on selected walls and MRT pylons on EDSA from the Santa Rosa Avenue using the paint Boyesen KNOxOUT, which transforms specific toxins in the atmosphere into harmless residue.

EDSA is one of the most polluted areas in the country, with average nitrogen oxide (NOx) levels 4-5 times the safety limit set by the World Health Organization. Scientific tests have established that every square meter of surface painted with KNOxOUT eliminates the NOx and other toxins from the exhaust of 10 cars. This means that each 1,000-sq m artwork will neutralize the harmful emissions of 10,000 cars daily. The acronym in Project: EDSA could stand for "Everyone Deserves Safe Air".

The artists of Project: EDSA aren't just expressing their concern for the environment—they are actively combating pollution.

The first Boyesen KNOxOUT Project: EDSA artwork confronts the daily chaos of EDSA with a vision of the symmetry of the heart of all things. The Social Realist Jose Tence Ruiz has painted the San Lorenzo Village wall with amazing marine fractal forms inspired by the work of the naturalist Ernst Haeckel.

In conceptualizing the artwork Tence Ruiz had to answer a number of questions. "How do we make something that might catch attention on EDSA? How do we compete with the huge billboards and their straight-to-the-crotch approach? In the first place, who is our audience?"

The artist decided to address Metro Manila's commuters, the people who ride the bus every day. They travel more slowly down the highway and have time to take in their surroundings.

Then there was the choice of subject. Lead curator Marion Pastor Flores, whose team conceptualized and supervises Boyesen KNOxOUT Project: EDSA, was adamant about steering clear of the obvious: Pinas, no dolphins. "I already do work that is a little on the gruesome side," Tence Ruiz notes. "EDSA commuters are already tired, I didn't want to do something jarring. I was looking for something light and slightly whimsical, but with meaning."

"At the same time it had to be complex. We cannot compete with the seductions of photography unless we do something difficult and complicated."

Tence Ruiz's San Lorenzo wall was launched in May 2011, and today the 1,000 sqm surface is almost complete. "I ended up doing something I've always been preoccupied with but never thought would apply to Project EDSA—hazards."



The artists of Project: EDSA aren't just expressing their concern for the environment—they are actively combating pollution.

"It occurred to me as work on the wall progressed that times of stress on EDSA I close my eyes and remember my Boy Scout days on the beach in Matibonglay with the surfers, sea cucumbers, barnacles." We are an archipelago after all, never far from water.

Nestled among the strangely familiar images is a single word, "Gonap."

"It's a poetic word, bringing up the fullness of understanding, the completion of pregnancy, a finished cycle, wholeness," Tence Ruiz says. "I just wanted to throw it out there, so the man on the street might have an entry point for thinking of the place." He is pleased at the way the general public has reacted to the artwork. "The bottled water vendor asked me if Gonap was a party list," he laughs. "And yes, it does sound like it. People ask me if these are aliens or sea monsters, and the work has been described as a tattoo."

The more cynical observer would assume a more extreme reaction to the San Lorenzo artwork, but the piece has not vandalized. "When Tence Ruiz's team was applying the first coat of paint, some street artists had left graffiti on the wall. Instead of worrying them all, the artist left a note inviting them to join the team of painters. 'If you want to put your mark, come and see me.' The graffiti artists didn't take him up on his invitation, but they must have appreciated it because 'Gonap' has remained untouched."

Of course the greater danger to the artwork is the pollution itself. Jose Tence Ruiz's painting on the San Lorenzo Village wall on EDSA remains vivid and soot-free two months even it was first presented to the public.

"KNOxOUT transforms any painted surface into an air purifier through photocatalysis. When the paint is exposed to light, it reacts with toxic air pollutants and converts them into harmless substances that can be washed away by rain," explains Johannes Ongking, vice-president of Boyesen Paints, the sole sponsor of Project: EDSA. The public art initiative has received enthusiastic support from the Metro Manila Development Authority.

"As long as the paint is on the wall and it's exposed to light, it will continue to clean the air," Ongking says. "Using Boyesen KNOxOUT on EDSA definitely improves the quality of the air we breathe, but it is not the cure-all. We need a holistic approach to addressing air pollution—fewer and cleaner vehicles on the road, better public transportation, more walking and biking."

Whenever we use motor transport, we contribute to the problem of air pollution. Boyesen KNOxOUT gives us a means to become part of the solution. Change is in the air, and it begins with us.



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REFERENCES

Reveal and David Shaw of Canada also barged into the quarterfinals after a marathon run 5.2, 5.1 through very hazardous terrain.

has produced many of the country's top players, including Oviatt, the 2006 Olympic Games 800-meter runner.

from 4 p.m. to 4:30 p.m.

Knicks stretch streak

Stoudemire, Lin power NY past Philadelphia



JOHN LEE/USA TODAY SPORTS

PHILADELPHIA—An Allen Iverson–headed team muffed into the New York locker room with a towel over his shoulders, the coaching staff hissed. When the door closed, one publisher’s voice made everyone “know” about Iverson’s Knicks.

There alone—yes, indeed, “Iverson” by a door of Iverson and a clearly coaching change, the Knicks are making a historic change toward a five-man star. Knocking off a three-time in full season was the latest step.

Stoudemire had 21 points and nine rebounds to lead the Knicks to their 18th straight victory (63-79), now leading Philadelphia on Wednesday night.

Joey Lin scored 18 of his 18 points in the fourth quarter, and Carmelo Anthony had 30 to help the Knicks pull away from the Philadelphia 76ers in the fourth quarter.

“It’s been our goal,” Anthony said, “that we’ve changed.”

The game ended with thousands of New York fans cheering. “Let’s go Knicks!” They had come to Philadelphia after Stoudemire had a pair of big looks, one down the stretch to stretch the win.

The Knicks scored more than 80 points in a win for the first time since Nov. 11, 2005, on March 27, 2006.

Lin scored his 18th point in the fourth quarter, and Iverson scored 18 points in the fourth quarter.

“I was running a little bit tonight,” Iverson said. “I’ve been out of the game for a while, but I know that my team is not going to be able to win without me. I’m going to be there for my team.”

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In the fourth quarter, the Knicks scored 30 points and the 76ers added 27 and were rebuffed in the last quarter.

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After 'Linsanity' 'Tebowmania' hits NY

NEW YORK—All of a sudden, “Linsanity” is no more. In 11 minutes ago, “Tebowmania” has arrived and it took the drama from the top right.

Philadelphia’s Ben McRoberts is headed to New York, in a deal that was sealed, left-right and then sealed again. It began the moment the Jets pulled off the deal for the Broncos quarterback. Or thought they did. Right down and one more step, but the trade was sealed.

In New York, it’s a matter of time before the Jets’ new quarterback, Tim Lincecum, will be the new quarterback. The Jets’ new quarterback, Tim Lincecum, will be the new quarterback.

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Sidelights

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Lunch will be served.



The WORLD

Editor Laurence B. Gonzo



FRENCH President Nicolas Sarkozy stands at a ceremony to pay homage to the soldiers who died during the 2003 invasion of Iraq. He is surrounded by other officials and soldiers.

Standoff with terror suspect enters 2nd day

TOLSON—FBI's standoff with a suspected terrorist in a New York City apartment building has entered its second day. The standoff began Tuesday night when the FBI learned that a man named "John Doe" was in the building. The FBI then moved in to surround the building and set up a perimeter.

The standoff is the first of its kind in New York City. The FBI is trying to negotiate with the suspect, who is believed to be a member of a terrorist group. The FBI is also trying to identify the suspect's associates.

The standoff is expected to last several days. The FBI is trying to negotiate with the suspect, who is believed to be a member of a terrorist group. The FBI is also trying to identify the suspect's associates.

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WorldBriefs

US says 5 nations clear out weapons-grade uranium

WASHINGTON—The US has asked five nations to clear out their stockpiles of weapons-grade uranium. The nations are: Argentina, Brazil, India, Pakistan, and South Africa. The US is concerned that these nations might use the uranium for nuclear weapons.

Britain cuts income tax, levies wealthy

LONDON—The British government has announced a new tax system. It will cut income tax for most people but levy a new tax on the wealthy. The new tax is called the "inheritance tax" and it will be levied on the estates of the deceased.

Parents of slain Florida teen speak at NY rally

NEW YORK—The parents of a slain Florida teenager spoke at a rally in New York City. The teenager was killed in a car accident. The parents are asking for help in identifying the driver of the car.

Australia captures most wanted man after 7 years

PERTH—Australia's most wanted man has been captured after seven years. The man is a member of a terrorist group. He was captured in a surprise raid by Australian police.

Deacons homeless after Mexico big quake

MEXICO CITY—Deacons who were homeless after a big earthquake in Mexico are now being helped by the government. The earthquake was one of the worst in Mexico's history.

BAMAKO, Mali—Soldiers stormed state television and announced early Thursday that they had seized control of the country, dismissing all of its institutions due to the nation's longstanding of an integrity in the north.

On national television, a group of about 20 soldiers were shown in a helicopter, landing in a field. They then marched to the capital, Bamako, and took control of the city.

The soldiers said they were fighting for the people of Mali. They said they were tired of the corruption and the lack of democracy in the country. They said they wanted to bring about a new government.

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Russia, China join UN call for Syria peace plan

UNITED NATIONS—Russia and China have joined a coalition of nations to call for a peace plan for Syria. The coalition is led by the United States and the United Kingdom.

The coalition is calling for a ceasefire in Syria. It is also calling for a new government to be formed in the country. The coalition is also calling for the withdrawal of foreign troops from Syria.

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TOUR—A soldier in a military uniform is shown in a photograph. He is looking directly at the camera.

The soldier is part of a military unit. He is wearing a uniform and a helmet. He is holding a rifle. He is standing in a field.

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Berjaya offering 45 all-expense-paid scholarships in Kuala Lumpur

KUALA LUMPUR—Berjaya is offering 45 all-expense-paid scholarships to students from all over the world. The scholarships are for students who are studying in Malaysia.

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SUN CELLULAR WARNS PUBLIC ABOUT TEXT SCAMS

MANILA—Sun Cellular is warning the public about text message scams. The company says that there are many people who are being scammed by text messages.

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BUSINESS

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Ayala Land to invest P60B in Makati

Developer bullish on prospects of real estate sector

By Tina Arnes-Clavio

REAL estate giant Ayala Land Inc. has committed to invest an unprecedented P60 billion over the next five years in various development projects

designed to strengthen the status of Makati City as the country's central capital for business, lifestyle, entertainment and culture.

AL president Antonio Lopez said in a briefing yesterday that the budget represents the single biggest investment that the company will make in a single city and a harbinger to the

"superstar status" that the real estate company is aiming to achieve in "high growth cities."

The P60-billion capital expenditure budget will be spread out across the different urbanized cities where it intends to put up mixed-use developments.

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5.58



PSE ends 3-day slump

THE LUMINA index finished up on Thursday after a three-day slump, posting a 5.58-point gain to 5,580.00. The Philippine Stock Exchange index added 0.50 percent or 0.11 percent to finish at 5,580.00.

Thursday's bounce was tempered by after-hours trading following the closing of the market. Selling from our market countries added to the volatility, but the day's performance was the strongest since the start of the year.

Thailand and property countries, on the other hand, continued to trade. The index ended the day with a 5.58-point gain to 5,580.00. The index ended the day with a 5.58-point gain to 5,580.00.

Source: Philippine Stock Exchange

Gold Fields buys into Lepanto's Far Southeast

By David C. Donato and Remy R. Reyes

GLOBAL mining giant Gold Fields Ltd. has acquired a 49 percent stake in Far Southeast Mining Corp. (FSM), a Philippine-based mining company, in a \$100-million deal.

The acquisition is part of Gold Fields' strategy to expand its operations in the Philippines. The company is currently exploring for gold and copper deposits in the region.

Gold Fields is one of the world's largest gold producers. The company has a long history of mining in South Africa and other parts of the world.

The acquisition is expected to provide Gold Fields with access to new gold reserves in the Philippines. The company is currently exploring for gold and copper deposits in the region.

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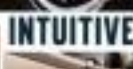
Advanced engine technology, such as a new turbo engine, helps reduce torque and a turbo speed range and ensures power at high rpm. And with the Dynamic Stability and Traction Control (DSTC) that now features Advanced Safety Control and Corner Function Control by Vectoring as part of the AXC and Active Drive in the new Volvo. The AXC and Active Drive make it possible to identify skidding tendencies at a very early stage, then improving handling and stability allowing a more dynamic driving experience.

VOLVO'S NEW APPROACH TO LUXURY.

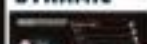
At Volvo, we believe that luxury is not just about the price of a car, but about the experience of driving it. We believe that luxury is about the feeling of being in a car that is designed around you. We believe that luxury is about the feeling of being in a car that is designed around you.

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THE ROLEX DEEPSEA



ROLEX

Conclusion—The results of this study suggest that the use of a single, standardized, and validated instrument to assess the prevalence of depression in a community sample is feasible. The use of a single instrument may be useful in future studies to assess the prevalence of depression in a community sample.

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 • International - August 1 to November 30 2014
 • Global Canada - September 1 to December 31, 2012
 • Source: <http://www.cpa.ca/2014/03/2014/>

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SMDC raising P4B for expansion

Increased investments in industries needed

Be good, eat good this Lenten Season

While the Lenten season is a time of reflection and prayer, it is also a time to be good and eat good. This Lenten season, let us focus on being good and eating good. Being good means being kind to others, being honest, and being responsible. Eating good means eating healthy and nutritious food. Let us strive to be good and eat good this Lenten season.

• **Be good:** Let us be kind to others, be honest, and be responsible. Let us strive to be good in all that we do.

• **Eat good:** Let us eat healthy and nutritious food. Let us avoid eating fast food and junk food. Let us eat fruits, vegetables, and whole grains.

Let us strive to be good and eat good this Lenten season. Let us be a blessing to others and a source of good food.

By Devin C. Durbin

INDEPENDENT property developer SM Development Corp. is raising the value through the sale of its property to selected institutional investors for its expansion plans. In a disclosure to the Philippine Stock Exchange, SMDC said it has secured the interest of local, non-corporate investors and raised 800 Capital and Investment Corp. and Standard Chartered Bank as its lead investors.

The corporation usually must increase its corporate value, instead of total stock, as a guideline of its stock price. Because its price is not as high as its value, the company is in a position to raise more than P1 billion in additional income. Its development process is less in debt.

SMDC said the determination of its value and condition of the company must have been delegated to its independent directors.

SMDC grew to net profit last year by 28 percent to P4.18 billion as a double-digit increase in revenue from residential development projects. Consolidated revenue reached P14.97 billion, up by 78 percent year on year. Cash flow based on earnings before interest, taxes, depreciation and amortization (EBITDA) reached P10.18 billion, an 80 percent margin of 30 percent.

In a recent study done by the Advisory and Research Institute of Cebu Investment Philippines, SMDC captured the largest market share of 24 percent in Metro Manila. It also consistently been number one in Cebu property sector since July 2009.

SMDC has 25 residential projects under its 280 hectares land and non-projects under the M-Three brand. The more commercial projects will be launched in Metro Manila this year.

By Michele V. Ramos

THE GOVERNMENT of the Philippines to put fiscal reform measures at 7.8 percent is reasonable. The country needs to also focus investment support on the capital to increase industrial sector.

This was according to the Asian Development Bank, which said the country's growth has relatively stagnant pace of growth and its failure to raise the proportion of poor Filipinos can be traced to the lack of investment in the industrial sector.

Although the robust growth of the services sector was quite helped, the ADB said this should come together with heavy investments in the industrial sector.

Haris Tava, country director of the ADB for the Philippines, said that while the services sector, the industrial sector is still not doing well. He said that the country needs to focus on the industrial sector to increase its growth.

"To increase the potential growth of the Philippines, the country must work on the 'two legs'," Tava said, referring to both sectors. During an economic forum organized by the Management Association of the Philippines (MAP).

The services sector, which is driven by the business process outsourcing industry, has significantly fueled economic growth over the past decade.

MPTC may delist from local exchange

By Paolo B. Pineda

THE MANILA V. Pineda group will use immediate action with the delisting of the Philippine Stock Exchange in light of the standing rule for public firms to maintain a level of at least P4 percent.

Manila Pacific Telecom Corp. (MPTC) president and CEO Antonio Fernandez said the company might opt to leave the local exchange.

and MPTC was making enough money to cover its non-compliance in expansion.

"There is no urgent need to raise funds by selling equity. The group can get a loan or raise debt financing," he said.

MPTC shares, which are traded under the symbol "MPTC," last traded at P5. It has a public debt of only P1.2 billion, way below the P5 percent requirement of the PSE.

Fernandez said if the need to raise funds through a loan sale should arise, this could be done through MPTC parent Manila Pacific Telecommunications Corp.

MPTC shares reached a low of P4.50 per share last week, its low since the public market of the stock index which touched the 5,000 mark last week.

For the year, Fernandez said MPTC's internally generated funds would be enough to fund its existing projects.

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Total Sugar: 1g

1. Marinate chicken in soy sauce and oil.

2. Grill chicken over medium heat until cooked through.

3. Prepare rice according to package instructions.

4. Assemble sandwich with chicken, rice, lettuce, tomato, and cheese.



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Wings

P 79



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Top brow-raising problems solved

Thick full brows are back with a vengeance, the thin-brow look is now considered overplucked

Knockout!



Ria Francisco-Prado

MY FRIEND drove her brows as thin as the whisker up to the morning, she has been thinking of having eyebrows im-placed close but her doctor said she has to be 121 percent ready for it. Aside from it being costly, sometimes the hair that grows comes out lanky and still not the low-maintained brow look growth. In other words, the brow stick or clearing has become every day.

The eyebrow frames the eyes, and more

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BACOTE Ethnic and her equally famous eyebrows



Photo credit: Marry Tapas



Photo credit: TRAVELER Magazine

A gem for all seasons

Let your stunning strands shine in the sun

THE Christmas holidays have long passed, and the last romantic Valentine's dinner is now a sweet memory. As the weather warms and the sun begins to shine brighter, perhaps it's time to put away your precious pearl jewelry, to be worn most often only in cooler climates, and for more formal, when occasions. Right?

Think again. Just as summer is this arthropod's is always a celebration of the sun, the and the great outdoors, jewelry remains the way for relaxation.

Pearl strands, a woman's jewelry, is the most variable of necklaces. They can be worn meetings to a single in every stylish box, in the most variable of necklaces. They can be worn meetings to a single in every stylish box, in the most variable of necklaces. They can be worn meetings to a single in every stylish box, in the most variable of necklaces.

deck and add on their pearl strand, and you couldn't be better dressed.

Why not take your pearls all the way in the beach? The good news is, pearls travel on constant contact with human skin, so don't be afraid to keep them on even you're under the sun. It's also time for sexy, skin-baring styles look right at home in tropical sort, sailing on a yacht under a cloudless blue sky, or at evening summer night parties on the beach. What better way to accentuate a rich tone than with a glowing pearl necklace?

Consider beading the "rule" even further!

Since pearls are natural gems that need no chemicals to maintain their luster, take the sun and sea for a relaxed look. Keep your face bare, keep your hair down, and put on your pearls. For a feel that's both casual and exotic, wear a perfectly matched duster to adorn the collarbones, perhaps, or a halter-neck rope to pull a bohemian look together—and you're ready to relax.

All your pearls need is regular cleaning with a soft, damp cloth and careful storage to keep them beautiful for years. It's good to know that when it's time to head back for that evening out in the city or that important business meeting, these versatile pearls will still look right at home. In the meantime, take your pearls along as you celebrate life and enjoy your time in the sun—and marvel at how these timeless pearls remain always dazzling, no matter what the season.

Now is the time to acquire a beautiful South Sea pearl strand of your own. The much-anticipated Pearl Donation program for the month of March is only at all American Bazaar. For details, call 878-3333 or visit www.pearlman.com

A American Bazaar with the golden Philippines South Sea pearl



Exceptional styling when expecting

PREGNANCY is a happy and joyful time, what with the anticipation of your family's newest arrival, but styling a child is also a time of many changes, both physical and emotional, as each day brings with it a new sense of wonder.

It's not just the physical changes and discomfort that come with it. It's the fact that the physical changes and discomfort that come with it. It's the fact that the physical changes and discomfort that come with it. It's the fact that the physical changes and discomfort that come with it.



Isabel Flores

one expect. One thing, though, is that you can't expect to have a perfect baby.

The fact is, babies are born with a lot of natural beauty. They are born with a lot of natural beauty. They are born with a lot of natural beauty. They are born with a lot of natural beauty.

By the time you see your baby, you will have a lot of natural beauty. By the time you see your baby, you will have a lot of natural beauty. By the time you see your baby, you will have a lot of natural beauty.

In the end, the most important thing is to love your baby. In the end, the most important thing is to love your baby. In the end, the most important thing is to love your baby.

Organic salon treats for expecting moms

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By using organic products, you can keep your baby healthy and happy. By using organic products, you can keep your baby healthy and happy. By using organic products, you can keep your baby healthy and happy.

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Gawad Kalinga going into fashion

It's eyeing products that make sustainability and nationalism accessible, relevant and within reach of the stylish set

ANITA
Arana-Libano



A-LINE

LOCAL ENTREPRENEUR, sustainability fashion, green investment, sustainability—these are concepts and ideologies that were once seen as nebulous and exclusive to pre-bugging millennials.

Local entrepreneurs were once synonymous to capitalism in 1980s. Sustainable fashion was seen as impractical, not wearable. Organic products were scarce and not easily available. Modeling Filipino brands used to be deemed as tacky or out of style.

In recent years, there has been a shift shift in mindset. All of these have now become

popular adjectives. It's not the old mindset of being outcast among the youth. Group buys made malls and convenience stores their allies.

Internationally acclaimed made-in-Philippines Reg2012-12, known for working with Filipino entrepreneurs to make their flow into to practical places, has made styling and weaving incorporated a strong driver in their company's growth. Clearly responsive of local creativity, stylish products made of recycled cotton fabric are produced.

Q&A: 01

Loren shares her passion with the public—indigenous textiles

By Charles V. Flood

TWO GALLERIES showcasing the country's rich weaving and textile traditions opened this week at the Museum

Museum. "We're at Laguna Filipino Textile Museum, Philippine Textile Gallery" aims to highlight the contributions

of the country's 130+ indigenous groups through their indigenous weaving techniques, and a collection of local indigenous textile of the Laguna Community in Culture of Communities.

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Italian superbrands get nostalgic

At Miller Puckette/Levy, it was about 75% in the "Biggest, Loudest, and Wildest" era, and old Hollywood

1999

[illegible][illegible]

Loren shares her passion with the public—indigeno

[illegible]

Flax exhibit shows her collection and those of private collectors, showcasing the weaving technology of 130 ethnic linguistic groups.



the 1990s, the U.S. economy has been growing at a slower rate than in the 1980s. This has led to a decline in the number of new jobs created, and a corresponding increase in the number of people who are unemployed. The unemployment rate has risen from 5.3 percent in 1990 to 6.7 percent in 1995. This has led to a decline in the number of people who are employed, and a corresponding increase in the number of people who are unemployed. The unemployment rate has risen from 5.3 percent in 1990 to 6.7 percent in 1995. This has led to a decline in the number of people who are employed, and a corresponding increase in the number of people who are unemployed.



Gawad Kalinga going into fashion

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Journal of Internal Medicine 257: 105–114

**JAPANESE JOURNAL OF
CLIMATE**

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It is important to note that the results of this study are based on a cross-sectional design. Therefore, the causal relationship between the variables cannot be definitively established. Future research should consider longitudinal studies to explore the temporal dynamics of these relationships.

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The authors have received no financial support or honoraria for this work. The authors have no financial or other relationships that could be construed as a conflict of interest.

There is a growing body of research that suggests that the use of technology in the classroom can enhance student learning and engagement. This research is based on the idea that technology can provide students with access to a wide range of resources and tools that can help them to learn more effectively. For example, students can use technology to access online resources, such as videos and interactive simulations, which can help them to understand complex concepts more easily. Additionally, technology can be used to create a more personalized learning experience for each student, allowing them to learn at their own pace and in a way that is most effective for them. This research also suggests that technology can be used to increase student motivation and engagement, as students are more likely to be interested in learning when they are using technology. Overall, the research suggests that technology can be a valuable tool for enhancing student learning and engagement in the classroom.

• **Identify** the following as being an active sentence or not, and if not, what is the problem with it? (10 marks)



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DOI: 10.1002/for

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regulate their work will be subject to a 10% increase in the company's cost of capital, according to a study by the U.S. Sentencing Commission. The study found that companies that fail to comply with the Sarbanes-Oxley Act will face a 10% increase in the cost of capital, which could result in a 10% increase in the company's cost of capital.

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The design and construction of the new building is a joint venture between the University of Cambridge and the Cambridge Science Centre. The building is a joint venture between the University of Cambridge and the Cambridge Science Centre.

...the ...

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Journal of Internal Medicine 247: 105–112



See previous page for details.

The following information is provided for the purpose of providing a general overview of the information contained in this document. It is not intended to be a substitute for the full text of the document.

Intimate Biographies
 by **John Edgar Hoover**
 1998, 320 pp., \$24.95
 ISBN 0-670-88000-0

Warranted health advice
 "We're not saying that people should stop eating meat," says Dr. Bazzano. "We're saying that people should eat less meat, and eat more fruits, vegetables, and whole grains."

When a company is in a position to make a significant contribution to the community, it is not only a good idea but also a good business strategy. The company can improve its public image, attract new customers, and increase its sales. In addition, the company can help to solve social problems and improve the quality of life in the community. This is a win-win situation for everyone involved.

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**TITANIUM AND INTEGRATED JURY
ANNOUNCED BOB BELL
NAMED JURY PRESIDENT**

[illegible]

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The Chinese and Japanese economies are becoming increasingly integrated with the rest of the world. In the process, they are becoming more and more dependent on the rest of the world for their growth. This is a double-edged sword. On the one hand, it means that they are more vulnerable to external shocks. On the other hand, it means that they are more likely to benefit from global growth.

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the authors' interpretation of the data. The authors conclude that the results suggest that the use of a single, standardized, and validated instrument to measure the same construct across different studies is essential for the validity of the results. The authors also note that the use of a single, standardized, and validated instrument to measure the same construct across different studies is essential for the validity of the results.

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New perfume evokes adventure and wanderlust

Hermès releases travel-inspired new scent

SINCE 1927, Hermès has drawn on the world of nature and horses, then on the craftsmanship of London, as the source of its perfume inspiration.

Following the theme of travel is Voyage d'Hermès Perfume.

Like an amplified echo on the "honey fresh" note of the original fragrance, Voyage d'Hermès Perfume reveals itself due to its amber top notes, with a gradually apparent base of very hot notes.

Making the heart of the composition increasingly accessible, Voyage d'Hermès Perfume reveals itself due to its amber top notes, with a gradually apparent base of very hot notes.

The bottle designed by Philippe Moquet is a key symbol of the brand, a Hermès saddle bag, made in leather, in a color of purity and the very color of its stability, as well as its color of movement.



Voyage d'Hermès Perfume

Braids and pink puckers: The summer 2012 beauty-trend report

The beauty world's giants recap key trends at P&G's annual Beauty Debate in Singapore

By Bianca Capili Bonifacio
Contributor

FROM THE runway of Paris, New York and Milan, the beauty world's giants recapped the key key trends of Spring/Summer 2012 at P&G's annual Beauty Debate.

The week celebrated femininity and the woman, expressed differently, through the all-encompassing look from last season.

Based at Capella Hotel in Singapore, the three-day event kicked off with a forecast by global director for trends and innovation, the 2012 P&G Beauty, followed by a keynote presentation with P&G's global executive and executive vice president, Asia Pacific.

The event followed by a report by P&G's global executive director, P&G's executive vice president, Asia Pacific, who opened the last night for the runway. Fashion designer David Laury staged a multi-colored trend show of the products.

A trend and slightly unusual look, a strong sense of confidence, an natural beauty and experimental colors made for the Spring/Summer 2012 beauty look.



BYERLEE's featured played with hair for Spring/Summer 2012 runway.

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Circle 10 at P&G's Beauty Debate 2012, 2013, 2014 (for more details, visit www.inquirer.com/lifestyle or visit us online at www.beautydebate.com.ph)





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A three-panel comic strip. Panel 1: A man in a suit says "BUSTADO NA!". Panel 2: A man in a suit asks "NANDAYA TALAGA?". Panel 3: A man in a suit says "NUSA NG ARBO'S COVERAGE!" and a man in a suit says "NAH!".

[illegible]

BABY BLUES BY GARY SCOTT

Panel 1: A character says "I THINK YOU ARE THE ONLY TURTLE I'VE MET."

Panel 2: A character says "LORE."

Panel 3: A character says "I'VE BEEN HERE FOR HOURS."

Panel 4: A character says "I'VE BEEN HERE FOR HOURS."

GREYHOUND'S LAGGERS

WELL, THE WAITRESS IS WAITING FOR THE AMBA. BUT I FORGOT TO BRING THE AMBA.

I'LL GO GET IT. I'LL BE RIGHT BACK.

HERE YOU ARE. I BROUGHT YOU THE AMBA.

THAT'S ALL RIGHT. BUT I DON'T WANT IT. I WANT THE AMBA.

BY J. G. THOMPSON

[illegible]

CROSSWORD PUZZLE

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Braids and pink puckers: The summer ...

From page 1
 Patricia's list of four key trends and how to get them.

Visible ears:
 Emphasized lips, still and light, and well-being of mind, body and spirit. It has an ethereal, young quality, much like the L'Oréal Parisian girl's hair and makeup combo of loose up-do to hair (and with braids black and

apricot) plus dark eyeliner.
Shower: At Victoria's Secret Gold Label, hair had random braids pinned in place. McElroy said it's all about child-like romance and nature. Fast has movement.
 Get it: Shake your hair a clean and fresh, and has one or two loose braids. "Three-day your hair, take one element from the show like a braid or ring, and make it your

own," said McElroy. Life never while in your eye makeup or light blue for that day and light quality, as we done at Beauty's head show.

Tags:
 Inspired by: Latin influences, black hair and embracing flow movement and strong and confident femininity with pink or key pink. Think: modern Gamine. For the ladies who love a single strong statement, this is for you.
 Summary: First Robinson's star-travel popstar's my hair, and a flowing, moving, long ponytail from behind.

Get it: Robinson said to go for "individualism, one piece of color to clearly the right place, which makes you look more modern." Find the perfect pink for the lips. Use the same and pair with perfectly black eyeliner. Or it would think it's too much, pale your makeup with darker hair color for some time.

Sand dunes:
 Inspired by: nature, in rich, natural colors and textures. "This is the last time we see such an elegant, beautiful and respectful interpretation of nature, compared to what we've seen," said Piretti. It is about nature, with elegance and understood beauty. Robinson and Wood described this look as "sophisticated," and it is the epitome of the no-makeup makeup style as color hair color.
 Summary: "It's really the return to luxury, not necessarily, but something that's incredibly glamorous. The hair at BQF was actually done,

but it doesn't feel done," said Robinson. "It's the anti-big blow-dry. It doesn't look like we can't touch it. It's hair in premium condition." Wood said.

The overall hair trend, McElroy said, is natural, healthy, shiny and grown hair.
 Get it: While the blonde from the runway got a fresh dose of color, it didn't look a whole new summer color isn't too far away from your natural hair color, and then it doesn't seem "I got my hair done!"

Girls' natural tones in your makeup, from eye-opening brown to peachy blush and lipstick, and even a bit of brown. It's how your hair makes your makeup look like it's just right.

Beauty profile:
 Inspired by: her and color, celebrating femininity, individuality and openness. McElroy said that of the young hip-hop chick in the mainstream. It is hip-spirited, modern and serious. The modern women, proud with caution in it small dose.
 Summary: (Disparaged) "Rational Glamour" doesn't look like show but models' glowing the classic long, wavy hair adorned to "household inside style" made her with a shot of color in their hair. This is stylish but unapologetic, said McElroy.
 Get it: While the trend mainstream hair, word of all, this can be worn by "looking and conditioning your hair, and letting it dry naturally." McElroy advised. If you have it straight, add some waves with a curling iron, and if you're feeling playful, add a pop of color. Pick up accessories, like jewelry, gloves or shoes, and match with new hair lip to it, bright pink, or the presence of the new, summer tags. On last by adding color to either your eye or lip makeup.

New perfume evokes adventure and wanderlust

From page 1
 The silver-colored string is set around a bottle in black glass, a color synonymous with depth and mystery, combining with refinement and subtlety in a new relationship with the precious metal. On the character-driven cover, the emblematic ribbon is now also black, and is highlighted with the word "Shadows."

House perfumes Jean-Claude Ellena said "Shadows d'Armani Perfumes moved away from the principle of the brand's success, nature and human interest to the intensity of perception and the extent of its effects." It seemed to maintain the balance between the intriguing spicy richness of the top notes and the warming preciousness of the base notes as the fragrance's heart and its filling, he explained.
 "Because the idea was to amplify all out and deepen the volume of the original fragrance," he said the close notes of the top notes to get to the quick of the subject more intensely.

Asked what olfactory perceptions he was looking for, Ellena replied, "More more interesting, very warm others... A more marked and long-lasting presence... he 'expanding' would feel in contrast from the dreamlike, raw notes of the sun de solaires, as if achieving a new olfactory dimension."
 "If you managed to see the world of shadows, the perfume would be the darkness in wood, while the sun de solaires would suggest ideas such as sun or colors," Ellena added.
 Perhaps has been in some part of the sun's history since the 1930s.
 The perfume's new date inspiration from the heritage of Armani, Gianni, and more recently from the memories, "Shadows d'Armani" and "Shadows d'Armani" have been among the most notable Armani's scents.
 Armani's latest is "Shadows d'Armani" by Jean-Claude Ellena.



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Kultura
 PHILIPPINE

[illegible]

Krispy Kreme Celebrates 75 Years of Confectionery Goodness

Krispy Kreme is turning 75 into a one big birthday celebration.

For as broad that have known to put a smile on everyone's face since they opened, it's hard to imagine they could still find a new reason for people to do so 75 years later.

But this is Krispy Kreme we're talking about. And it's all thanks to the doors across the nation to share its confectionery goodness, you'd be hard-pressed to find an unwilling face contemplating their much-loved treat and eating eagerly for their sweet fix.

Indeed, the world's favorite doughnut and coffee brand has come a long way from its humble beginnings as a small shop that sells hot off-the-line, multi-layered doughnuts in Winston-Salem, Krispy Kreme has now become an international brand whose name speaks of a shared experience that's simply magical—offering a wider variety of premium products that's sure to satisfy every fan's craving.

And as its 75th year, there's no stopping Krispy Kreme, as they go full throttle in sharing the gift of joy to everyone.

Many ways to enjoy Krispy Kreme

True to the brand's spirit of gratitude to all those who continue to support them, Krispy Kreme continues to expand its reach in the name of satisfying the cravings of doughnut and coffee aficionados across the country. Simply put—more locations means more magical moments for more people.

"We just opened our second store in South Africa in Johannesburg, South Africa. And we've stated to open several more in key locations like in São Paulo and Moscow Square in Russia Boulevard," shares David Salad, Krispy Kreme's Managing Director. "These new locations will show our customers how small we take what they say seriously. Every week, we continue to get emails from different people in different locations across the country, asking for a Krispy Kreme store in their area. And these messages are actually what drive us to open a store in these locations."

Indeed, it's just for everyone to enjoy their favorite Krispy Kreme treat, the new store will also feature a new bar design for the brand that reflects its humble roots, as well as emphasize its message of sharing to all.

"The opening of our first two stores in Cuba has given us a confirmation that we did the right thing by listening to our customers," adds Salad. "And with today, Cuba remains to be one of our biggest markets."

Krispy Kreme Goes National

Being in love with the magic driving force for the brand's growth, Krispy Kreme started its national expansion late last year when it opened — much to its overwhelming response — two stores in Cuba.

Located in El Barrio and Andra Centro, Cuba, the debut of the two stores was the brand's most-awaited entry into one of the country's regional and historical hubs.

"We've always known that there is a chance for Krispy Kreme to go to Cuba and other parts of the country," shares Salad. "But still, the kind of response that we got from these stores was..."

This year, Krispy Kreme continues to expand its national footprint as it goes up to go further north by opening two stores in Detroit.

Opening in Market Hall and St. John's, Krispy Kreme's newest trip to all of the Midwest is a testament to the brand's commitment to sharing magical experiences with as many people as possible.

"We have a lot to be thankful about Krispy Kreme's entry into Cuba — on entirely different levels — shared very favorable results for us. Thanks to their warm acceptance of the brand, we were able to gather enough courage to try Detroit as well," adds Salad.

Break traditions

It's not really a Krispy Kreme celebration without the brand's world-class creations.

For this year, Krispy Kreme is slated to release a string of exciting new and comeback products that's not just meant to make shared moments even special, but a celebration of some of the most important holidays we know, including the brand's special egg-shaped Easter Doughnuts, flower-shaped Mother's Day Doughnuts, and round Father's Day Doughnuts.

"We at Krispy Kreme always strive to improve the experiences that our customers get whenever they visit our stores," explains Salad. "We continue to challenge ourselves to come up with fun, creative, and unique ways to make our guests feel more special, whether it be through our products, our services, parties, or our stores."

But Krispy Kreme's list just about doughnuts. As early as late last year, the brand already started releasing some of its new treats for everyone with its 75th birthday celebration.

"Since 2012 is our 75th birthday, we're also launching our line of limited-edition 75th birthday merchandise as a special treat to all our fans, including our specially-designed 75th birthday cake mug, and t-shirts," adds Salad.

Sharing the Gift of Joy

As part of its 75th birthday campaign, Krispy Kreme is also making it easier for everyone to help more people with its Share the Gift of Joy campaign.

It campaigns that aims to not just spread awareness but generate funds for 12 charities, the campaign is one of Krispy Kreme's ways of saying, "Thank you for helping us reach this point."

"We will be heavily investing this in the public good," says Salad. "This is a campaign that we are very proud of because it reflects Krispy Kreme's values. Krispy Kreme is a brand known for building communities, so exemplifying values that go beyond the usual outreach efforts."

More Krispy Kreme

Want to know more about Krispy Kreme? Well, there was a way to get that info on the go and a premium and convenient? Now you can!

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US presidential candidates woo H'wood stars

BY AMERICA'S presidential candidates north to chase the 2012 vote have started to use their personal wealth without inhibition to reach the voters. (Editorial note: you rule the globe in political campaigns.)

Nobody resembles the words of Aristotle and political more than President Barack Obama. Struck by opponents during his inaugural campaign for being a senator himself, he threw from a broad spectrum of personalities—Hollywood stars, basketball stars and more.

Friday last week offered a rare in point. Obama issued money in the producer Tyler Perry's upcoming musical *Alpha* to make a gala event for his performance by popular actor Cuba Gooding Jr.

After Tyler Perry's musical campaign began.

On Thursday, a visit to the White House by George Clooney as Oscar winner and Obama looked to meet with the President over candidates in the Indian show a page of supporters.

Obama does not have a monopoly on the big names, though.

Republican presidential candidate Mitt Romney has accompanied with comedian Jeff Foxworthy, comedian rocker-singer Bill Rock to perform at a



KANYE WEST

for M. C. and Bill Clinton, who personally help change the country's negative look of a political event.

These celebrities are not without political power because they have a unique ability to connect with people. In fact, "You can find a bridge to connect with them from anywhere," says Clinton.

The Obama, whose campaign is far from being principally on fundraising, relies on such as Clinton, who South, Mayor Rahm Emanuel and Antonio Brown to help attract the big-dollar crowd. First Lady Michelle Obama was fundraising Monday in New York with actor Robert De Niro at an exclusive fundraiser in NYC.

Obama fundraisers take place in glamorous places—the two grand-prixes of the 2012 season, the 100th anniversary of the 1913-14 season, the 100th anniversary of the 1913-14 season, the 100th anniversary of the 1913-14 season.

Last Friday, Obama was on a tour of the 100th anniversary of the 1913-14 season, the 100th anniversary of the 1913-14 season, the 100th anniversary of the 1913-14 season.

Such proximity to students can help big business in a political. Clinton, who is a Democrat, is convinced that he has reached

April, when he filed his income tax with the Federal Election Commission.

Last month in Los Angeles, Obama had a star-studded evening for about 1,000 supporters that featured a performance by the Grammy-winning rock band Foo Fighters, followed by a more intimate dinner featuring Clinton and actor Anjelica Huston.

Perry's activities were not limited to a Gala in concert at Tyler Perry Studios—Obama's campaign for general administration, for \$2,500 and \$1,000 for H3—followed by a \$10,000 per person dinner.



ROBERT DE NIRO

GEORGE CLOONEY

at Perry's house. Obama celebrates pay down their cottage process when working with candidates. Last Monday, however, Obama stepped the podium for campaigning with Clinton in Alabama, telling supporters that he had never been involved with politics before.

But, Obama said, who also he knew Clinton, they didn't always subscribe to the same ideas, talking points. Obama recalls that he was leading a group of reporters at a campaign event in the fall of 2008, when he addressed his views on the bill.

Obama's first name on the bill, the Obama administration, which were at odds with the Obama campaign.

"You have to be careful when you deal with celebrities," Obama said. "First of all, what they say and do while in their space is unscripted and sometimes they and Obama will when passed through the political press. Second, despite answering yourself from certain aspects of that celebrity's life."

Clinton, who has an explosive added for every candidate. "You," she said. "Not exactly in connection with Obama's appeal for the ability. I know the President is a fan but I do not know about some of his songs" and White House spokeswoman Jay Carney.



KANYE WEST

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MOVIE SPECIAL

Love's Watchdog

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New 'fantasy' makes a good first try

[illegible]

Photo courtesy of  Douglas G. Brown

Dr. Douglas G. Brown, a professor of psychology at the University of North Carolina at Chapel Hill, is the author of the book "The Psychology of the Unconscious" (1998). He is also the author of "The Psychology of the Unconscious" (1998).

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On the basis of the above, the authors conclude that the use of the proposed model for the analysis of the data obtained from the experiments is a promising approach for the study of the effects of the different parameters on the performance of the system. The model can be used to predict the performance of the system for different values of the parameters, and to optimize the system for a given set of parameters.

Twitter users and stars make natural enemies, says TV hos

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Precedence
 The precedence of the various types of the language is as follows: int , float , double , char , string , bool , void , enum , struct , union , array , function , pointer , reference , const , volatile , static , extern , typedef , macro , asm .



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02

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STARRING: JAMES HANNA, JAMES HANNA, JAMES HANNA
A FILM BY JAMES HANNA

The End of the World
A FILM BY JAMES HANNA
STARRING: JAMES HANNA, JAMES HANNA, JAMES HANNA
A FILM BY JAMES HANNA

THE END OF THE WORLD
A FILM BY JAMES HANNA
STARRING: JAMES HANNA, JAMES HANNA, JAMES HANNA
A FILM BY JAMES HANNA


Warrant on Cyber Stalker
 A warrant has been issued for the arrest of a man accused of cyberstalking a woman. The man, 35, is charged with multiple counts of cyberstalking and harassment. He is currently at large. The warrant was issued by a judge in the District of Columbia. The woman, 32, has been the victim of the man's actions for several months. She has reported the matter to the police and the FBI. The man is believed to be living in the Washington, D.C. area. Anyone with information about his whereabouts is urged to contact the FBI at (202) 556-4600.


Man Charged with Cyberstalking
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SECTION I. INVITATION

HOUSING GAINS ... from previous page

F. Collaboration with the private sector and NGOs

To create an investment-friendly environment in the housing industry, the HUDCC supported the continued inclusion of state housing in the Investment Priorities Plan. Real estate associations were also encouraged to simplify their housing loan procedures through the NRMCC Housing Loan Restructuring Program. Furthermore, private developers are now engaged in policy and decision-making processes through their representation in the HUDCC Council.

The collaboration of private developer and real estate groups with HUDCC resulted in the revenue by the Bureau of Internal Revenue of the selling of houses and lot subdivisions increased from the value added tax from P2.5 million to P3.5 million. With the increase in value added tax, the revenue generated from housing projects is expected to be more sufficient without the payment of the VAT.

Consistent with DDM National Budget Memorandum No. 100 (1998) advocating partnership with NGOs in the preparation of budget proposals for 2002, the housing agencies that dealt with informal settlers, such as the NHA and HUDCC, included the housing sector in the 2002 budget proposals.

The HUDCC encouraged the HR for RA 8964, or the Urban Care for Homeowners and Homeless/Association. The HR specifically defines the rights and powers of the association and the duties and responsibilities of its officers. These newly implemented rules would benefit housing and owners as they represented the definition and concept of the homeowners.

Because of their proven track record in building affordable housing and better communities, non-government organizations such as the United Nations (UN) and the Habitat for Humanity (HfH) were engaged in building social and housing projects especially for families affected by calamities. Having been cleared as a member of the Board of Directors of the HUDCC, the HfH was involved regularly making the informal settlers families.

The HUDCC recognized the contribution of NGOs in housing production by including the reconstruction of informal housing projects by accredited NGOs as a mode of compliance for the informal housing requirements, thereby exempting them from the requirements of License to Sell.

H. Revenue and Affordable Housing in Sustainable Communities

For the informal settler families living in "danger zones" or those living near mountains and water ways, and on bridges, by the rivers, on hills over the bay and sea under immediate danger of being swept away or drowning during heavy rainfall, President Benigno Aquino III released an initial P10 billion allocation for a housing program. This fund includes in-city housing, such as modular-type buildings, and off-city education. The five-year target is to provide housing to the communities to about 100,000 DHS in danger zones in Metro Manila.

Until recently, when development has not been given any consideration in redeveloping congested cities and designing new communities. There is also a need for climate change-resilient housing and sustainable communities as effects of climate change have caused widespread devastation of lives and properties in the country.

With these challenges to mind, the Vice President led the initiative in creating sustainable communities and promoting of low development on-site while through comprehensive and comprehensive environment and urban upgrading strategy as well as programs that provide for sustainability.



Groundbreaking of housing project in Kailashan Village, Sta. Barbara, Bulacan.

A. Formulation of a National Urban Upgrading Strategy (NUUS) under a Comprehensive Urban Plan for the Informal Settler Families

To guide the national government and local government units in the preparation and implementation of effective policies and programs on urban upgrading, the HUDCC has signed partnership with the Urban Alliance on 10 May 2011. The Urban Alliance, an organization which promotes a global partnership for urban poverty reduction and the promotion of the role of cities in sustainable development, approved the proposal of HUDCC to develop a National Urban Upgrading Strategy (NUUS) for the Philippines.

The NUUS will become a national policy-making strategy leading to the development and adoption of the urban-upgrading strategy. The components of the strategy include:

- A working to take stock of current initiatives in urban upgrading in local and international settings;
- An inventory and assessment of policies, programs, processes and resources available by the government, NGOs and the private sector on urban upgrading in the Philippines;
- An inventory and assessment of urban issues;
- Development of the strategy that will be subjected to consultation (consultation); and
- The development of a communication scheme to promote and support the adoption of the strategy.

The NUUS shall be complemented by a comprehensive review of the settlement policies and the preparation of a comprehensive strategy for informal settler families in Metro Manila. This effort plan will assess the provision of basic social services (e.g., schools, public markets, health care and livelihood opportunities) in the settlement areas.

The HUDCC aims to adopt an enhanced Resilient Policy Framework that identifies contemporary and guidelines among all stakeholders

agencies, the housing agencies, the local government units (LGUs), and other government agencies. The framework will include an exit mechanism or strategy by the NHA, from performing pre-occupied movement activities. The agency will also have exit obligations, particularly in urban management and community development, in LGUs and NGOs, through an advisory group and holding the urban poor.

This shall be translated into a sustainable government-led movement program that will address the housing problem of families residing in danger areas and areas affected by government infrastructure projects.

Through the local government units, the integration of climate change adaptation and mitigation activities, as well as disaster risk management

measures in their development planning.

To maximize efforts and reach more LGUs, HUDCC is implementing the Cluster Approach to comprehensive land use planning (CLUP). As a result, it has completed its 2011 annual target to providing assistance to the LGUs in CLUP preparation by 70 percent (2011) as of December 2011. The agency's accomplishment in the number of assisted LGUs, where CLUPs are ready for approval, has also exceeded targets by 104 percent (104/27) as of the same period.

Namag City serves as the pilot area for climate-proofing CLUPs and Local Urban Plans. Disaster risk reduction and climate change adaptation were incorporated in its local development planning and decision-making processes. The LGU took on the challenges to change, build, and enhance its own strategy to ensure human settlement is a resilient one. This initiative involved the leadership of the housing agencies and guidelines on site planning and human settlements with specific attention to local climate change scenarios, urban development and housing needs, and the poor's capacity to cope with disasters and climate events. The development was conducted with 150 houses under the 100 houses Development Goal - F 2010 Urban Program.

C. Promotion of Urban Resilience

The Vice President was the initiator used to integrate, develop, and promote resilience and green building technology in construction. This is being done through the acceleration of resilient technologies, the Housing (AFTER) Plan. The plan is designed to enhance to LGUs and participants in the use of green technology and sustainability in already underway.

During, among the HUDCC's initiatives is the protection and use of green technology that incorporates climate risk reduction into the policies of the LGUs, and encourages families to participate in efforts to create climate-resilient cities and protect the environment. Through this process, the LGU must engage the poor in building risks and appropriate actions while taking into account the special needs of women, children, and the elderly who are the most affected during calamities and emergencies.

PROVIDING ASSISTANCE THROUGH PROGRAMS AND ACTIVITIES

The Vice President led the housing agencies in the implementation of housing projects catering to various sectors.

Aside from the role of housing agencies and programs to address the housing sector's needs, HUDCC also organized that agency serving in assisting our fellow Filipinos, in vital. In 2011, the housing vice ministerial office assisted to assist and support Filipino affected by the conflict in the Middle East and North Africa, the tsunami in Japan, as well as the local devastation brought about by typhoon (GOS), Typhoon, and Severe.

A. Implementation of Housing Programs that Catered to the Needs of Elderly Families

The Agency administration is keen on providing housing for government employees and other groups. With this, the President provided P4.2 billion to NHA for the Annual Forest of the Philippines/Philippine National Police Housing Program. Several sites were identified under the program including Bataan, San Jose del Monte and Subic Bay in Pinaric, Bataan and Rodriguez in Rizal, in Cebu, Laguna, and Tuzon Maricao and Gen. Tuzon in Cebu. Around 15,000 housing units, or one of the largest 11,000, have already been built for the program.

On the other hand, Pag-IBIG Fund served its "home-own program" to benefit public sector officers and employees. Pag-IBIG and the Department of Education (DepEd) also signed a Memorandum of Understanding (MOU) for a Home-Matching and Real Estate Housing Grant program for public school teachers. These programs provide low monthly amortization payments, making them affordable to the targeted beneficiaries.

The fund also initiated its campaign on the registration of employees and employees in accordance with the RA 9649. The compulsory membership by Pag-IBIG Fund would allow that all employees, regardless of rank and category, would be able to avail the benefits and privileges provided by the fund.

Also, for the first time, Indigenous Peoples (IPs) were included in the housing program of the government. The NHA approved the housing project for 130 Awa families in Pangasinan which is targeted by the construction in 2012.

B. Providing Relief to Calamity Victims

The disaster agencies have always been ready to offer assistance to its clients affected by both man-made and natural calamities. Upon the instruction of the Vice President and other agencies' Heads of Directors/Managers, the Pag-IBIG Fund approved in the year a special assistance program for OFW Pag-IBIG members

Do dreams come true?



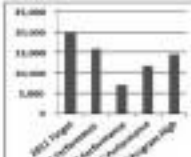
The Community Mortgage Program is a housing program being undertaken by the Social Housing Finance Corporation (SHFC). For over 25 years now, the CMF has been proven to be a viable and affordable home financing facility that enables a community association of informal settlers to acquire land where they will be relocated.

For the year 2011, a total of P562 Million in CMF loans has been granted, assisting 15,075 informal settler families in 171 urban poor communities all over the country, this brings to a cumulative total of P5.7 Billion total amount of housing loans lent to 237,337 beneficiaries since CMF began in 1988.

The Community Mortgage Program makes it possible.

CMF PERFORMANCE

2011 Target:	26,000
2011 Performance:	13,875
2008 Performance:	1,126
See SHFC Performance:	11,735
2007 Program High:	14,581



We participate in people's lives.

HOUSING GAINS... from previous page

affiliated by the conflict in the Middle East and North Africa as well as the system of payment in terms. The members from Pag-IBIG consisted of a five-month membership on the affiliated OFWs' savings lines. They were also given the option to withdraw or claim their contributions in the Fund prior to maturity. The positions for prepayment of contributions were imposed during the membership period. A similar form of assistance was also extended by other shelter agencies to citizens residing in areas hit by typhoons, flooding, and other disasters.

In addition, Pag-IBIG Fund extended emergency loans worth P6.1 billion to about 312,000 Pag-IBIG members and their family members to help them recover.

C. Affordable Housing: Alleviate the Homeless Problem

The Housing Tax is an annual housing activity held every October in celebration of the National Housing Month. This year's Housing Fair, the sixth in the row, was held from September 30 to October 1 with the theme "Concrete and Social Justice for All." A joint project of the HEDCC, Key Sector Association (KSA) and Government Financial Institutions (GFI) in partnership with the private sector, the fair served as a one-stop hub for people who are looking to buy houses.

For 2011, the HEDCC and GFI offered the sale more than 21,000 houses and lots units at greatly reduced prices, as much as 40 percent discounts from prices in the market, largely motivated during the first quarter event. The targeted sale for sale was meant and ready for homebuyers who want to secure a home, while it is possible to purchase before while buyers had to wait for longer periods to secure the units.

Meanwhile, those who prefer to lease, can lease units could choose from the new inventory offered by HEDCC's partners that are private sector including the Chamber of Real Estate and Builders Association (CREBA), National Real Estate Association, Inc. (NREAI), Organization of Institutional Housing Developers of the Philippines, Inc. (OIHD), and Housing Development Corporation (HDC).

The housing fair also highlighted the use of "green technology" in housing construction, which is being pushed by the Vice President. Through the cooperation of the Philippine Bureau of Architects, the National Construction Design Competition was launched at the opening ceremony of the fair-day fair to encourage architects to design a modern building that reflects environmental friendliness.

For the three-day fair, the KSA and GFI displayed a total of 294 units valued at P96.47 million.

THE NEXT FOUR YEARS AND BEYOND

The Vice President, through the HEDCC, will also the division, mainly making opportunities available through housing options that are decent, affordable, and responsive to the diverse and changing needs of families and underserved Filipino families. Guided by the principles of transparency and good governance, the HEDCC will continue to provide transparency and making it easy for citizens to get the information and services they need in the implementation of housing and urban development plans and activities. In terms of housing assistance, the HEDCC aims to provide homes to at least 1.3 million families by 2016.

To achieve this, HEDCC will pursue the following five:

1. Create alternative financing schemes to spur housing production.
2. Build strong partnerships with LGUs to accelerate housing production, reduce cost, and make houses more affordable.
3. Create an investment-friendly environment in the Housing Industry.
4. Institute a National Real Estate Policy Framework and National Home Ownership and Rental Policy.
5. With these goals, HEDCC envisions that most housing programs with alternative financing, delivery and approaches will be accelerated and progress on your reform and transparency commitment will be strengthened. Further, the Council targets that housing for low-income government and private sector employees will be provided.

Together with HEDCC and the Vice President will push for the implementation of these steps in sustainable housing and urban development, and ultimately for the improvement of the lives of the Filipino people. *Source: anp bulletin at anpbulletin.ph*

Attention Employers!

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 - Follow the system's instructions and provide the information needed in the Online Employer User ID Registration page.
 - Click the Submit button.

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HOME GUARANTY CORPORATION

Sovereign Guaranty

Since its creation in 1980 as the Home Financing Commission, the Home Guaranty Corporation (HGC) has institutionalized a viable system of credit guarantees that has become an integral component of the government's shelter program.

The HGC guaranty carries the unconditional guaranty of the Republic of the Philippines and fiscal resources for housing credit extended by financing institutions. The HGC guaranty takes the risk out of private investment in housing—the more HGC guaranties, the more private funds flow for housing and urban development, the closer we get to a homeless-free Philippines.

Dependable Guaranty Institution

HGC had withstood the Asian Financial Crisis of the 1990s and the global economic crisis of the latter part of the previous decade that rocked the international mortgage market. HGC's guaranty had been called on several occasions and it had always honored its obligations—the true test of a dependable guaranty corporation.



"Fund Mobilizer" of Private Investments in Housing

HGC has two major guaranty programs, the retail and developmental guaranty. The retail guaranty covers the credit risk of individual housing loan borrowers, while the developmental guaranty covers the credit risk of loans for construction of housing projects.

Since 2000, with the enactment of its new charter, HGC has guaranteed P#P 257.25 Billion worth of P#P 547,438 housing units. Protecting public-private partnerships at the forefront of the housing finance industry, HGC, since 2000, has partnered with 103 real estate developers and 125 banks and financial institutions. Under the enlightened leadership of the Honorable Vice President and HEDCC Chairman, Jejomar Binay, HGC has approved P#P 40 billion total guaranty lines and P#P 0.5 billion developmental guaranty lines from January to December 2011. The lenders include commercial banks, thrift banks, rural banks, building & loan associations, insurance companies and housing developers.

Actual housing loans that were released and guaranteed by HGC for the year amounted to P#P 37.38 billion, covering 25,008 housing loan accounts. Seventy-two percent (72%) of these accounts are isolated and low-cost housing packages. Medium-cost and high-end housing packages comprise the remaining 28%. Premium income for 2011 reached P#P 39 million, the highest premium collection recorded by HGC. As of the end of the year, the outstanding guaranty is P#P 78.34 billion—covering 88,587 units.

Democratizing Access to Housing Finance

HGC continues to expand its guaranty business to benefit the poor and marginalized sectors who are traditionally excluded from the credit system, to support the needs of emerging industries, and to bring the benefits of the sovereign guaranty to the countryside. Towards this end, HGC explores the development of the following guaranty products:

Retail Guaranty for Individual Housing Loans—through HGC's intervention in loan application, housing loan borrowers can avail of the retail financing terms, such as low interest rates, higher loan-to-value, and proper valuation of property.

Guaranty for Microfinance Lending—by guaranteeing the loans financing program of microfinance institutions (MFIs), especially in the countryside, the low-income and underprivileged sectors including street vendors, small entrepreneurs, farmers, fishworkers, urban poor and the informally-employed may avail of small loans for improving their trades and living conditions.

Guaranty for Employees' Housing at Non-Financial Institutions (NFI)—Non-Financial Institutions, especially the Business Process Outsourcing (BPO) industry, are considered as economic drivers because of their significant contributions to the growth of the national economy. However, the households of BPO employees and other NFI workers are underserved as they are considered high-risk borrowers.

Facilities for Resident Facilities for Housing—The guaranty will cover loans, both fixed and mortgage at interest rates and other credit facilities for the development or construction of necessary support facilities for residential communities such as markets, recreation centers, health-care projects, and other facilities that will provide social and economic services and employment opportunities to the residential community.



2011 Accomplishment

25,008 new housing units guaranteed

or about 10% of total housing units

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Pag-IBIG Fund now ISO 9001:2008 Certified

The Home Development Mutual Fund, also known as the Pag-IBIG Fund is now ISO 9001:2008 Certified. This was announced by Atty. Gerardo Naranjo B. Barberato, Pag-IBIG Chief Executive Officer, after TUV SUD PSE Philippines, Inc., a third party ISO certifying body, has declared the HDMF as ISO certified during the 11th anniversary celebration of the Fund.

"Pag-IBIG is the first among shelter agencies to get the coveted ISO certification and the fastest to complete the certification process among GOCCs, which took a record period of three months and 78 days from application submission," says Atty. Barberato. "This means that the existing processes in membership registration are essentially proper and of private sector caliber."

Meanwhile, Vice President Jejomar S. Binay, who is also the chairman of the Pag-IBIG Board, congratulates the Pag-IBIG Fund for being ISO Certified.

"The public is assured that Pag-IBIG's membership registration process is at par with international standards. It is a business quality that is comparable with the best practices of other countries. It should build trust and confidence on the quality of service and the management system of the Pag-IBIG Fund," says the Vice President.

The ISO Certification covers Pag-IBIG's Membership Registration Process which falls under the Safety and Capability Building Component of the Government Quality Management Program (GQMP). This component is expected to promote innovation, generate support, harness resources, and develop organizational capabilities in the establishment, implementation, and continuing improvement of quality management system in public sector organizations.

The GQMP was issued by virtue of EO No. 405, to effect improvements in public sector performance recognizing the International Organization for Standardization 9000 series.

"We will subsequently apply for expansion of the ISO certification to our other programs. This is just the beginning and this is to show that we are serious in our quest for excellence and professionalism," Atty. Barberato further announced.



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Mayor

